start-up costs template

first financial bank

Use this template to estimate the initial cost of starting your business and calculate the capital you'll need to sustain operations until your business sees profit.

Initial Costs - Assets

Equipment (e.g. – specialty tools, vehicles)	
Office equipment (e.g. – phones, computers, in-office tools & tech)	
Physical space (e.g. – interior or exterior building changes)	

Initial Costs - One-time

Franchise fees or business purchase cost	
Advisory fees (e.g. – lawyer, accountant)	
Lease deposits or down payments (e.g. – office, equipment)	
Inventory	
Insurance	
Professional license fees	
Training	
Other supplies (e.g. – uniforms, office supplies)	
Marketing & Promotion (e.g. – signage, business cards, website)	
Hiring expenses	
Other	
Other	
Other	
Other	
Total Initial Costs	**$0.00**

Many businesses do not become profitable in their first month, so you may need capital to cover expenses for the first few months.

Working Capital - Monthly, Recurring Costs

Recurring advisor fees (e.g. – accounting, HR, IT)	
Bank Fees	
Shipping & postage	
Marketing (including physical marketing materials, website hosting fees, and any digital marketing costs)	
Insurance	
Interest	
Loan repayments	
Utilities	
Rent or Mortgage	
Equipment & tool rentals (e.g. – machinery, vehicles)	
Equipment repairs & maintenance	
Salaries & employee expenses	
Taxes	
Technology (e.g. – subscriptions, email or file sharing platform costs, monthly cell phone bill)	
Other	
Other	
Other	
Other	
Total Recurring Monthly Costs	**$0.00**

How many months of overhead do you anticipate needing to cover?

Start-up costs for:

Company Name

Total initial costs:				$0.00
Total monthly costs:	$0.00			
Overhead until profitable:	x	0	=	$0.00

Total start-up funds needed:

$0.00